

B9A (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/07)

Case Number **10-51602**

UNITED STATES BANKRUPTCY COURT Western District of Virginia

**Notice of
Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 9/29/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Cynthia D. Greene
950 Woodland Ave.
Winchester, VA 22601

Case Number:
10-51602

Social Security / Individual Taxpayer ID / Employer Tax ID / Other
nos:
xxx-xx-4648

Attorney for Debtor(s) (name and address):

Daniel M. Press
Chung & Press PC
6718 Whittier Ave Suite 200
McLean, VA 22101
Telephone number: (703) 734-3800

Bankruptcy Trustee (name and address):

John G Leake(83)
PO Box 526
Harrisonburg, VA 22803
Telephone number: 540-434-7425

Meeting of Creditors

Date: **October 28, 2010**

Time: **10:00 AM**

Location: **cr mtg, WDS, Brd Rm, Shen Gov Ctr, Clock Tower Entrance, 600 N Main St, Woodstock, VA 22664**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 12/27/10

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

116 N Main St.
Room 223
Harrisonburg, VA 22802
(540) 434-8327

For the Court:

Clerk of the Bankruptcy Court:
John W. L. Craig

Hours Open: Monday – Friday 8:00 AM – 4:30 PM

Date: 9/29/10

EXPLANATIONS

B9A (Official Form 9A) (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	

CERTIFICATE OF NOTICE

District/off: 0423-5
Case: 10-51602

User: admin
Form ID: b9a

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Total Noticed: 31

Date Rcvd: Sep 29, 2010

The following entities were noticed by first class mail on Oct 01, 2010.

db +Cynthia D. Greene, 950 Woodland Ave., Winchester, VA 22601-5824
aty +Daniel M. Press, Chung & Press PC, 6718 Whittier Ave Suite 200, McLean, VA 22101-4531
3208448 ++ALLIANT CREDIT UNION, BANKRUPTCY DEPARTMENT, 11545 W TOUHY AVE, CHICAGO IL 60666-5000
(address filed with court: Alliant Credit Union, 125 E. Algonquin Rd.,
Arlington Heights, IL 60005)
3208449 +Allied Interstate, 3000 Corporate Exchange Dr., Columbus, OH 43231-7684
3208450 +Apex Financial Management, LLC, Equable Ascent Financial/Chase, 1120 W. Lake Cook Road, Ste 1,
Buffalo Grove, IL 60089-1970
3208451 +BAC Home Loans Servicing, PO Box 5170, Simi Valley, CA 93062-5170
3208454 +Capital One Bank, 370 17th St. Suite 5000, Denver, CO 80202-5690
3208456 +Citibank, Vericrest Financial Inc., 715 S. Metropolitan Ave., Oklahoma City, OK 73108-2088
3208457 +Delta Dental, One Delta Dr., Mechanicsburg, PA 17055-6911
3208459 +Equable Ascent Financial, JC Penny, 1120 W. Lake Cook Rd. Ste 354,
Buffalo Grove, IL 60089-1970
3208462 +Grant & Weber, 861 Coronado Center Dr. Suite 211, Henderson, NV 89052-3992
3208464 +HSN Chase Receivables, Chase Receivables, 1247 Broadway, Sonoma, CA 95476-7503
3208467 +Jefferson Capital Systems, LLC, GE Money/Belk, 16 McLeland Rd., St. Cloud, MN 56303-2198
3208470 Penn Credit Corporation/QVC, P O Box 988, Harrisburg, PA 17108-0988
3208471 +QVC/GE Money, P O Box 981400, El Paso, TX 79998-1400
3208472 +Randolph, Boyd, Cherry And Vaughn, 13 E. Main St., Richmond, VA 23219-2109
3208475 +Sprint, P O Box 8077, London, KY 40742-8077

The following entities were noticed by electronic transmission on Sep 29, 2010.

tr +EDI: QJGLEAKE.COM Sep 29 2010 18:18:00 John G Leake(83), PO Box 526,
Harrisonburg, VA 22803-0526
3208452 +EDI: RMSC.COM Sep 29 2010 18:08:00 Belk, GEMoney, P O Box 981491,
El Paso, TX 79998-1491
3208455 +EDI: CHASE.COM Sep 29 2010 18:18:00 Chase Card Services, P O Box 15298,
Wilmington, DE 19850-5298
3208458 EDI: DISCOVER.COM Sep 29 2010 18:08:00 Discover Financial Services, P O Box 15316,
Wilmington, DE 19850
3208460 EDI: FORD.COM Sep 29 2010 18:18:00 Ford Motor Credit Company, Dept. 194101, P O Box 55000,
Detroit, MI 48255-1941
3208461 +EDI: RMSC.COM Sep 29 2010 18:08:00 GE Money Bank, Attn. Bankruptcy Department,
PO Box 103104, Roswell, GA 30076-9104
3208463 +EDI: HFC.COM Sep 29 2010 18:08:00 HSBC Mastercard, P O Box 5253,
Carol Stream, IL 60197-5253
3208465 EDI: IRS.COM Sep 29 2010 18:18:00 Internal Revenue Service, P.O. Box 21126,
Philadelphia, PA 19114
3208466 +EDI: RMSC.COM Sep 29 2010 18:08:00 JC Penny, P O Box 981131, El Paso, TX 79998-1131
3208469 +EDI: MID8.COM Sep 29 2010 18:18:00 Midland Credit Management, Dept 12421, PO Box 603,
Oaks, PA 19456-0603
3208468 +EDI: MID8.COM Sep 29 2010 18:18:00 Midland Credit Management, GE Money/Belk,
8875 Aero Dr., San Diego, CA 92123-2251
3208473 EDI: RRSB.COM Sep 29 2010 18:18:00 Redline Recovery, N531xxxx,
11675 Rainwater Dr., Ste 350, Alpharetta, GA 30009-8693
3208474 +EDI: CITICORP.COM Sep 29 2010 18:18:00 Shell/Citibank SD, P O Box 6497,
Sioux Falls, SD 57117-6497
3208476 EDI: WFNBNB.COM Sep 29 2010 18:18:00 World Financial, HSN, P O Box 183043,
Columbus, OH 43218-3043

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

3208453 ##+Cach LLC/Collect America, 370 17th St., Ste. 5000, Denver, CO 80202-5690

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0423-5
Case: 10-51602

User: admin
Form ID: b9a

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Total Noticed: 31

Date Rcvd: Sep 29, 2010

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 01, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.